City of San Diego Retirement Savings Benefits

Mandatory Plans

Supplemental Pension Savings Plans-H (SPSP-H)

- General employees contribute 9.2%
- Safety employees contribute 11%
- No Standard Hours employees contribute 3.75%

Employee contributions are pre-tax. The City matches all mandatory employee contributions.

Voluntary Plans

401(k)

457(b) Deferred Compensation

Employee contributions are pre-tax. Employees are able to contribute up to the annual IRS limits. The City does not match employee contributions for the plans listed above.

Post Employment Health Reimbursement Arrangement

Retiree Medical Trust

Eligible employees contribute 0.25%. Employee contributions are pretax. The City matches employee contributions.

